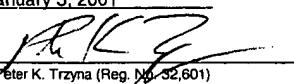




Deep & Reff  
Room 307

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

Date: January 3, 2001

Signed:   
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No. 5

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster  
Serial No. : 09/669,196  
Filed : September 25, 2000  
For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING  
Group Art Unit : 2181  
Examiner :

Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

**TRANSMITTAL LETTER**

SIR:

Please enter the following enclosed documents in the above-identified patent application.

1. Request for Refund of PTO Fees; and
2. A copy of the Declaration and Power of Attorney filed on September 25, 2000; and
3. A copy of the PTO-Stamped Postcard.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna  
(Reg. No. 32,601)

Date: January 3, 2001

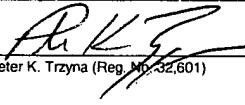
P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824

PETER K. TRZYNIA  
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Chicago, IL 60680-7131

(312) 240-0824

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

Date: January 3, 2001

Signed:   
Peter K. Trzyna (Reg. No. 32,601)

#6  
mef  
7/9/01

PATENT

Paper No. 5

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Group Art Unit : 2181  
Examiner :

Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

REQUEST FOR REFUND OF PTO FEES

SIR:

On September 25, 2000, the above-identified application was filed with a Declaration and Power of Attorney, and the Commissioner was authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235. Enclosed is a copy of the Declaration and Power of Attorney and PTO-stamped Postcard, acknowledging its receipt.

On November 24, 2000, PTO Deposit Account 50-0235 was charged \$65.00 for a Surcharge-Late filing fee or oath or declaration.

The Declaration and Power of Attorney was timely filed, and authorization had been given to charge any fees to PTO Deposit Account No. 50-0235, therefore a Surcharge-Late filing fee or oath or declaration is not required in the above-identified matter.

Please credit the amount of \$65.00 to PTO Deposit Account No. 50-0235.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

PETER K. TRZYNIA  
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Chicago, IL 60680-7131  
(312) 240-0824

Refund completed  
mef  
7/9/01

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna  
(Reg. No. 32,601)

Date: January 3, 2001

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EK465079155US



The U.S. Patent and Trademark Office is requested to place its stamp hereon and place this in the mail to acknowledge its receipt of the following in:

CARR-PB-00

Serial/ Patent / Trademark No.: 9125700 Atty. Ref. No.: ① EK465079155US  
Filing Date: 09/25/00 Date Mailed: 09/25/00 Express Mail  N  
Inventor(s) / Applicant: Philip Carragher Steven Earl Webser  
Title / Trademark: System for Card ACTIVITY BASED/RESID.  
 Y/N Orig. Patent Applic. (Utility / Plant / Design) of 15 Total Pages with at least 1 Claim &  
Abstract Plus 0 Pages of Appendix 21 Sheets of Drawings Figs. 1 to 21  
 X Transmittal Letter  
 X Declaration and Power of Attorney  
 X Verified Stmt. Claiming Small Entity  
 X Missing Parts PTO Form 1553  
 X Assignment & PTO Form 1595  
 X IDS & PTO Form 1449 & Cited Art  
 X Status Letter  
 X Amendment / Response  
 X Revocation of Prior Power of Attorney  
 X Check \$ \_\_\_\_\_  
 X Petition \_\_\_\_\_  
 X Issue Fee Transmittal PTO Form 85B  
 X Other: \_\_\_\_\_  
 X Proposed Amendment to Drawings  
 X Letter to Draftsman  
 Y/N Original Trademark Application  
 Y/N Intent to Use  
 Y/N Specimens  
 Y/N Sec. 8 \_\_\_\_\_ Sec. 15 \_\_\_\_\_ Combined  
 Y/N Renewal  
 Y/N Extension Jc825 U.S. PTO  
 Y/N Use 09/669196  
 Y/N 09/25/00



rwd 10/3/00